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Commissioner for Patents, Washington, D.C. 20231 on

May 1, 2001
Date of Deposit

Hugh A. Abrams
Name of Applicant, Assignee or
Registered Representative

Hugh Adams
Signature

Our File No. CCHA-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For **ELECTRONIC EXCHANGE AND
SETTLEMENT SYSTEM FOR CASH
ADJUSTMENTS FOR FINANCIAL
INSTITUTIONS**

Group Art Unit No. 2167

RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION

Honorable Assistant
Commissioner for Patents
Washington, D.C. 20231


Dear Sir:

In response to the Notice to File Missing Parts of Application, Filing Date Granted, mailed April 4, 2001, the applicants submit herewith a Combined Declaration and Power of Attorney, executed by the named inventors.

Also enclosed is a check for \$130.00 for payment of the fee required with this response. Please charge any additional fees to Deposit Account No. 19-2165.

Dated: May 1, 2001

Respectfully submitted,



Hugh A. Abrams
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UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/802,066	03/08/2001	Dewayne Baker	CCHA-1

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

OC000000005932194

Date Mailed: 04/04/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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